



Consumer Corner

by Illinois Attorney General LISA MADIGAN



HOLIDAY SHOPPING TIPS TO PREVENT IDENTITY THEFT

As you begin your shopping this holiday season, remember to take precautions to guard against identity theft and financial fraud. The joy and celebration of the holidays can be dampened by would-be thieves who seek to profit from your good name and credit. Whether you shop online or in a store, it is important to protect yourself.

Q. The holidays are approaching and I'm ready to shop! But with so many people victimized by identity theft these days, I'm worried about keeping my financial information safe. How can I protect myself as I purchase gifts for my loved ones?

A. By taking some simple precautions, you can help to ensure that your information remains safe. Before you go shopping, clean out your wallet or purse and take only the identification and financial information you'll need. If you know you'll be paying with one particular credit card, leave your other cards and checkbook at home in a secure place. Other items best left locked up at home include your Social Security card and anything with sensitive personal or financial information.

While at the store, keep track of your purse or wallet, and be careful of old-fashioned, low-tech pick-pocketing and theft. Thieves count on your being distracted and leaving your purse open or unattended, so it is important to remain alert. Once you make a purchase, keep track of your receipt and make sure your full credit or debit card number is not printed on the customer copy. By law, the full number should not appear on the receipt you take home – if it does, notify the Attorney General's Office. Keep all of your receipts in a safe place in case you need them to return or exchange an item.

After your shopping trip, check your statements. Examine credit card account statements each month and dispute unauthorized or fraudulent charges immediately. As always, review your bank account statements and pay close attention to bank account balances between statements. While federal law limits your liability for unauthorized credit card charges up to \$50, purchases made with your debit or ATM card, as well as ATM withdrawals, may not be similarly protected. You may be liable for unauthorized charges or withdrawals, especially if you do not report the problem within 60 days. If you notice a withdrawal or debit card charge that you did not authorize, contact your bank immediately to dispute the charge.

Q. This year, I have decided to shop from the comfort of my own home. How can I keep my personal and financial information private as I purchase gifts online?

A. Before shopping online, be sure to update your computer with spam filters, anti-virus software, anti-spyware software and a firewall. Once your computer is protected and you are ready to shop, look for reputable stores with **secure** Web sites. To determine that a Web site is secure, make sure that the Web site address changes from "http" to "https" or "https" at the point in the transaction when you are asked to provide payment information. The addition of the "s" in the address indicates that the site is secure.

Do not respond to phishing e-mails or enter personally identifiable information into pop-up screens. Phishing is a widespread scam wherein con artists posing as legitimate financial institutions request your private information via e-mail. Remember that legitimate companies do not ask for personal information in e-mails. Similarly, legitimate companies will not ask you to provide personal information in a pop-up window. If you get such a request, it is probably from an identity thief. Use pop-up blocking software to reduce the number of pop-ups.

Remember that a little bit of common sense goes a long way. If something sounds too good to be true, it probably is. For more information on identity theft, please visit www.IllinoisAttorneyGeneral.gov or call 1-866-999-5630 (TTY: 1-877-844-5461).